Attorney's Docket No.: 005217.P008

<u>PATENT</u>

## DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below, next to my name.

first, and joint inventor (if pli for which a patent is sought	ural names are listed ton the invention entifices SAVE CONTEXT	(if only one name is listed below) below) of the subject matter whic tled FOR DEFERRED TRANSACTIO	h is claim	
the specification of which				
Un or	hereto. n (MM/DD/YYYY) ited States Applicatio PCT International Applicational Applicational Applicational Applicational Applicational Applicational Applicational Application (Marketine)	olication Number	as	 '
		nd the contents of the above-ider by any amendment referred to a		
foreign application(s) for pa	ty benefits under Title tent or inventor's cert patent or inventor's ce v is claimed:	e 35, United States Code, Section ificate listed below and have also rtificate having a filing date before	identified	below ne
Number				<u>ied</u>
Mailinei	Country	(Foreign Filing Date - MM/DD/YYYY)	Yes	ned No
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		(Foreign Filing Date -	-	No
Number	Country  Country  nder Title 35, United 5	(Foreign Filing Date - MM/DD/YYYY)  (Foreign Filing Date -	Yes Yes	No No No
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Rev. 10/01/00 (D2)

I hereby claim the benefit under Title 35, United States Code, Section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, Section 112, I acknowledge the duty to disclose all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

Application Number	(Filing Date - MM/DD/YYYY)	Status patented pending	l, g, abandoned
Application Number	(Filing Date – MM/DD/YYYY)		l, g, abandoned
part of this document) as my	listed on Appendix A hereto (wrespective patent attorneys and prosecute this application and ted herewith.	d patent agents, with	full power of
Send correspondence to		_, BLAKELY, SOKC	LOFF, TAYLOR &
ZAFMAN LLP, 12400 Wilshi telephone calls to <u>Denni</u>	Name of Attorney or Agent) Ire Boulevard 7th Floor, Los A S M. de Guzman Of Attorney or Agent)		90025 and direct
statements made on inform statements were made with are punishable by fine or in	tements made herein of my onation and belief are believed in the knowledge that willful famprisonment, or both, under swillful false statements may justiced thereon.	to be true; and furt alse statements and Section 1001 of Title	her that these the like so made a 18 of the United
Full Name of Sole/First Inven	tor Mai-lan Tomsen		
Inventor's Signature	Much D	Date Oct	31 2000
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Inventor's Signature		Date	
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## APPENDIX A

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## APPENDIX B

## Title 37, Code of Federal Regulations, Section 1.56 <u>Duty to Disclose Information Material to Patentability</u>

- (a) A patent by its very nature is affected with a public interest. The public interest is best served. and the most effective patent examination occurs when, at the time an application is being examined, the Office is aware of and evaluates the teachings of all information material to patentability. Each individual associated with the filing and prosecution of a patent application has a duty of candor and good faith in dealing with the Office, which includes a duty to disclose to the Office all information known to that individual to be material to patentability as defined in this section. The duty to disclosure information exists with respect to each pending claim until the claim is cancelled or withdrawn from consideration, or the application becomes abandoned. Information material to the patentability of a claim that is cancelled or withdrawn from consideration need not be submitted if the information is not material to the patentability of any claim remaining under consideration in the application. There is no duty to submit information which is not material to the patentability of any existing claim. The duty to disclosure all information known to be material to patentability is deemed to be satisfied if all information known to be material to patentability of any claim issued in a patent was cited by the Office or submitted to the Office in the manner prescribed by §§1.97(b)-(d) and 1.98. However, no patent will be granted on an application in connection with which fraud on the Office was practiced or attempted or the duty of disclosure was violated through bad faith or intentional misconduct. The Office encourages applicants to carefully examine:
  - (1) Prior art cited in search reports of a foreign patent office in a counterpart application, and
- (2) The closest information over which individuals associated with the filing or prosecution of a patent application believe any pending claim patentably defines, to make sure that any material information contained therein is disclosed to the Office.
- (b) Under this section, information is material to patentability when it is not cumulative to information already of record or being made or record in the application, and
- (1) It establishes, by itself or in combination with other information, a prima facie case of unpatentability of a claim; or
  - (2) It refutes, or is inconsistent with, a position the applicant takes in:
  - (i) Opposing an argument of unpatentability relied on by the Office, or
  - (ii) Asserting an argument of patentability.

A prima facie case of unpatentability is established when the information compels a conclusion that a claim is unpatentable under the preponderance of evidence, burden-of-proof standard, giving each term in the claim its broadest reasonable construction consistent with the specification, and before any consideration is given to evidence which may be submitted in an attempt to establish a contrary conclusion of patentability.

- (c) Individuals associated with the filing or prosecution of a patent application within the meaning of this section are:
  - (1) Each inventor named in the application;
  - (2) Each attorney or agent who prepares or prosecutes the application; and
- (3) Every other person who is substantively involved in the preparation or prosecution of the application and who is associated with the inventor, with the assignee or with anyone to whom there is an obligation to assign the application.
- (d) Individuals other than the attorney, agent or inventor may comply with this section by disclosing information to the attorney, agent, or inventor.